

EXHIBIT A

Reset Form

[Print in black ink to fill in the spaces next to the instructions. *Both* pages *must* be completed. This summons cannot be used for divorce actions.]

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF QUEENS

.....X

Romello Darwin

[Your name(s)]

Plaintiff(s)

-against-

SUMMONS WITH NOTICE

Index No. _____ / _____

_____, 20²¹
Date Index No. purchase

MUNICIPAL CREDIT UNION

[Name(s) of party being sued]

Defendant(s)

-----X

To the Person(s) Named as Defendant(s) above:

PLEASE TAKE NOTICE THAT YOU ARE HEREBY SUMMONED to appear in this action by serving a notice of appearance on the plaintiff(s) at the address set forth below, and to do so within 20 days after the service of this Summons (not counting the day of service itself), or within 30 days after service is complete if the summons is not delivered personally to you within the State of New York.

YOU ARE HEREBY NOTIFIED THAT should you fail to answer or appear, a judgment will be entered against you by default for the relief demanded below.

Dated: February 8, 2021

[Date of summons]

Romello Darwin

[Your name(s)]

PO BOX 921231

Arverne, New York [11692]

347-757-0855

[Your address(es) and telephone no.(s)]

Defendant(s) 22 CORTLAND ST NEW YORK, NY 10007
[Address(es) of party being sued]

Notice: The nature of this action is [briefly describe the nature of your case against the defendant(s), such as, breach of contract, negligence]: Defendant has committed several federal violations against me, a Private law abiding Federally Protected Consumer.

The relief sought is [briefly describe the kind of relief you are asking for, such as, money damages of \$25,000] Plaintiff Romello Darwin is owed \$1,477,500.00.

Should defendant(s) fail to appear herein, judgment will be entered by default for the sum of \$1,477,500.00 [amount of money demanded], with interest form the date of February 28, 2021 [date from which interest on the amount demanded is claimed] and the costs of this action.

Venue:

Plaintiff(s) designate Queens County as the place of trial. The basis of this designation is [check box that applies]:

- ☒ Plaintiff(s) residence in Queens County
- ☐ Defendant(s) residence in Queens County
- ☐ Other [See CPLR Article 5]: _____

"AFFIDAVIT OF FINAL NOTICE OF DEFAULT"

Darwin, Romello Rayvon, consumer, executor for ROMELLO RAYVON DARWIN

Affirmed to / without recourse

By: , Dated: 02/05/2021

I.

I affirm all rights be reserved nunc pro tunc now 02/05/2021 for then 08/23/2016 & 01/10/2017 pursuant to FDCPA and 15 USC 1692a (3), I am a private consumer hear to settle the debt, so be it, and;

a. I affirm that my intent be the same pursuant to 15 U.S. Code § 1692. Congressional findings and declaration of purpose (a) through (e).

II.

I affirm, that pursuant to FDCPA and 15 USC 1692a (7) my location information / Place of abode is:

Darwin, Romello Rayvon

In care of:

PO BOX 921231

Arverne, New York 11692

a. For the record as a consumer, I dis-affirm any and all derivatives for having an address or a residence, nunc pro tunc.

III.

I affirm, that pursuant to FDCPA and 15 USC 1692c (c)2, I am invoking my creditor status, a specified remedy which is ordinarily invoked by such creditor.

a. Notice by fact, I am the original creditor by way of hand, whereas, I extend my credibility to another, so be it, and;

b. Notice if anyone shall wish to rebut (a.) above do so by sworn affidavit and state your status, so be it and;

IV.

I affirm, that pursuant to FDCPA and 15 USC 1692c (c)1, I am advising you to terminate all efforts nunc pro tunc.

a. Notice pursuant to 15 USC 1692c I am legally refusing to pay the debt, so be it and;

V.

I affirm, that pursuant to FDCPA and 15 USC 1692c (d), I am a living breathing and comprehensive executor, administrator as and over my consumer natural person in fact.

a. Notice pursuant to 15 USC 1692e (7) I do not consent to any agency or any agent for any agency to use false representation or implication that the consumer committed any crime or other conduct in order to disgrace the consumer so be it and;

VI.

I affirm, that pursuant to FDCPA and 15 USC 1692h nunc pro tunc now 02/05/2021 for then 08/23/2016 & 01/10/2017 , I the consumer directly dispute any and all derivatives for all payments excluding any factual determination of finance charge in accordance with 15 USC 1605(a); Furthermore, I demand the lawful refund of all prior payments applied, made by I the consumer in fact, excluding factual determination of finance charges where applicable, and send the lawful refund required by I the consumer, to the place of abode / location information listed under section II. of this herein document, so be it and;

a. Notice pursuant to FDCPA and 15 USC 1692g (a)4 this is a statement by I the consumer in fact of a dispute to collect an alleged debt and that if this alleged debt is not directly verified by a true bill in commerce within 30 days this debt will be deemed void by the consumer

"AFFIDAVIT OF FINAL NOTICE OF DEFAULT"

acting as administrator pursuant to title 15 USC 1692c (d), "consumer" defined, administrator, so be it and;

- b. Notice pursuant title 15 USC 1692g (a)5 nunc pro tunc now 02/05/2021 for then 08/23/2016 & 01/10/2017 anyone acting as an agent for an agency must provide a rebuttal upon the consumer's written request herein within the thirty-day period described in (a) above, furthermore the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.
- c. Notice I consumer in fact, claim by any and all derivatives of documented statements herein that I am the original creditor for this file account 1115183-21 & 1115183-22 by way of construction, by way of my extension of credit given by hand, and this must be rebutted by factual documented evidence on the record, for account, so be it, and;
- d. Notice pursuant title 15 USC 1692g (c) I the consumer deny any and all derivatives for liability of this alleged debt, so be it, and;

VII.

I affirm, that upon discovery of facts pursuant to Title 15 USC 1692a (8) even the STATE OF NEW YORK is in fact a debt collector in context, so be it, and;

- a. Notice pursuant title 15 USC 1692j (a) and (b) I will be assessing and invoicing fines for all unrequired, unverified, unlawful company policies or requests that aren't directly defined or required in context and documented on record, nunc pro tunc now 02/05/2021 for then 08/23/2016 & 01/10/2017, so be it, and;
- b. Notice I do not consent to debt collectors acting by way of any unfair practices for any and all matters pursuant to 15 USC 1692f, so be it, and;
- c. Notice I the consumer in fact do not consent to anyone violating procedures pursuant title 15 USC 1692e any and all derivatives thereof thereto, furthermore I have discovered the actual form of "payment" in fact to be pursuant to title 15 USC 78m(q)(1), I affirm I have never been directly informed by MUNICIPAL CREDIT UNION, nor any and all assigns for agents acting for or on behalf of MUNICIPAL CREDIT UNION, so be it, and;

VIII.

I affirm that now I am invoking my creditor status as a Federally Protected Consumer in fact, Original Creditor, Principal and Authorized Representative for ROMELLO RAYVON DARWIN on all accounts created by my seal/signature, I order you to make recompense and pay redress and compensation for your trespass against me. You are attempting to extort and rob me using deceptive, misleading and abusive practices against me personally, my family and my household. This is criminal activity at least and unacceptable by every means.

You have committed several federal violations against me, a Private law abiding Federally Protected Consumer. Each violation is a statutory cost of \$1,000 each, which does not include my personal cost and fees (which I determine) for taking time to address these issues. Violations committed against me include but not limited to:

1. Violated 15 USC 1692c(a); Communication without prior consent, expressed permission
2. Violated 15 USC 1692c(b); Communication without prior consent, expressed permission
3. Violated 15 USC 1692d; Harass and oppressive use of intercourse about an alleged debt.
4. Violated 15 USC 1692d(1); Attacking my reputation, accusing me of owing an alleged debt to you.
5. Violated 15 USC 1692d(2); Use of obscene or profane language on my report (saying I owe you a debt)
6. Violated 15 USC 1692e; Using false, deceptive or misleading representations
7. Violated 15 USC 1692e(2)(A); False representation of the character and amount of the alleged debt
8. Violated 15 USC 1692e(2)(B); False representation of any service rendered or compensation
9. Violated 15 USC 1692e(8); Communicating false information
10. Violated 15 USC 1692e(9); Use/distribution of communication with authorization or approval
11. Violated 15 USC 1692e(10); False Representation (not a party to alleged debt by my consent)
12. Violated 15 USC 1692e(12); False representation/implication (innocent purchasers for value)
13. Violated 15 USC 1692f; Unfair Practices attempting collect an alleged debt.
14. Violated 15 USC 1692f(1); Attempting to collect a debt unauthorized by an agreement between parties.
15. Violated 15 USC 1692g(a)(4) Certifiable Validation and Verification of alleged debt(s)
16. Violated 15 USC 1692j(a,b); Furnishing certain deceptive forms. (You are not a party in the alleged debt)
17. IDENTITY THIEF; Obtaining personal identification information without prior consent and creating an account in my name without my knowledge.
18. Invasion of Individual and Family Privacy

“AFFIDAVIT OF FINAL NOTICE OF DEFAULT”

You, **MUNICIPAL CREDIT UNION** and its representatives/agents are Civilly Liable for your transgression against me, a consumer, under 1692k. Should I take this lawful action ordering judgement against you. I invoke the right to acquire the use for judgement by any and all derivatives pertaining to the use of private arbitration or any and all derivatives pertaining to the use of a court of competent jurisdiction, such use can add additional damages it deems necessary.

For your violations, I am assessing a penalty/fine of **\$1,477,500** to be settled immediately upon receiving this communication, **you have agreed and stipulated to this consumer consent order for your participation in interstate commerce, agreeing and stipulating to my terms and for whatever monetary compensation I may arise to.** In addition, if you do not comply **fully** you will be **obstructing justice** and **held in contempt** to be tried as a **criminal**.

Respectively
Darwin Romello Rayvon, *Consumer/Authority/Principal Creditor/Authorized Representative*

CONSUMER ENFORCEMENT SETTLEMENT ORDER (PENDING-SUIT)

INVOICE #1024112
DATE: 02/05/2021

Darwin, Romello Rayvon, A.R. for ROMELLO RAYVON DARWIN
PO BOX 921231
Arverne, New York 11692

TO:
MUNICIPAL CREDIT UNION
22 CORTLAND ST
NEW YORK, NY 10007

STATEMENT OF DAMAGES

ACCT# 1115183-21 & 1115183-22

VIOLATIONS	NOTES	FEES
1692c (a)	Communication without prior consent.	\$1,000
1692c (b)	Communication with third parties (credit reporting agencies)	\$1,000
1692d	Harass and oppressive use of intercourse about an alleged debt	\$1,000
1692d (1)	Harmful action towards my well-being via credit report affecting my credibility to receive consumer credit.	\$1,000
1692d (2)	Obscene/profane language accusing me of owing an alleged debt.	\$1,000
1692e	Using false, deceptive or misleading representations	\$1,000
1692e (2)(A)	False representation;	\$1,000
1692e (2)(B)	False representation	\$1,000
1692e (8)	Communicating false debt	\$1,000
1692e (9)	Use/distribution of communication with authorization or approval	\$1,000
1692e (10)	False deceptive means to collect a debt	\$1,000
1692e (12)	False representation/implication (innocent purchasers for value)	\$1,000
1692f	Unfair practices	\$1,000
1692f (1)	Attempting to collect a debt unauthorized by an agreement between parties.	\$1,000
1692g (a4)	Taking action on unverified debt	\$1,000
1692j (a)(b)	Furnishing certain deceptive forms.	\$1,000
INVASION OF PRIVACY TRESPASS	Invasion of Individual Privacy and Trespassing	\$10,000
IDENTITY THIEF	Obtaining personal identification information and creating an account (SSN, Name, Address)	\$10,000
ADDITIONAL ASSESED DAMAGES	Emotion distress, Defamation of character, other unseen injuries.	\$50,000
INCURRED INTEREST	12 DAYS	\$30,000
ADDITIONAL INCURRED INTEREST (2 ND NOTICE)	18 DAYS	\$63,000
ADDITIONAL INCURRED INTEREST (3 RD NOTICE)	15 DAYS	\$67,500
ADDITIONAL INTEREST (FINAL NOTICE)	42 DAYS	\$231,000
STIPULATED COST	Private right of action in a court of competent jurisdiction enforcing consumer protections laws. Compensation Redress Settlement Order	\$1,000,000
	TOTAL	\$1,477,500

“AFFIDAVIT OF FINAL NOTICE OF DEFAULT”

YOU AGREE AND STIPULATE TO MY TERMS AND WHATEVER MONETARY COMPENSATION AND REDRESS I ARISE TO.

NOTES

- *PRIVATE RIGHT OF ACTION
 - *PURSUANT TO 1692K (a-1)(2-A). CIVIL LIABILITY.
 - *Other Consumer Protection Laws May Apply
 - *\$1,000,000 in stipulated cost to initiate private right of action in a court of competent jurisdiction enforcing consumer protections laws.
- Compensation Redress Settlement Order

JURAT

STATE OF New York
COUNTY OF Queens



Dated this 5th day of February, 2021

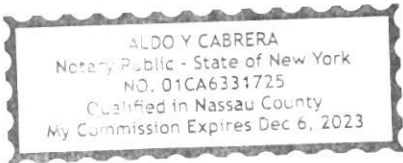
Without Prejudice
By: Romello Rayvon R. (Trustee)
Darwin Romello Rayvon, Consumer/ A.R. for ROMELLO RAYVON DARWIN

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Romello Darwin, Consumer, who is personally known to me or who has produced N.Y. Drivers License as identification and who executed the foregoing instrument and he acknowledged before me that he executed the same.

WITNESS my hand and official seal in the County and State aforesaid this 5 day of February 2021.

Aldo Cabrera

Notary Public



[illegible]

SENDER: COMPLETE THIS SECTION

■ Complete items 1, 2, and 3.

■ Print your name and address on the reverse so that we can return the card to you.

■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
MUNICIPAL CREDIT UNION
22 Cortland Street
New York, NY 10007


9590 9402 5760 0003 2441 57

7017 1000 0000 7230 4378

PS Form 3811, July 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature


☒ Agent
☐ Addressee

B. Received by (Printed Name)
Bridget Genuard

C. Date of Delivery
10/21/20

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

all Restricted Delivery

Domestic Return Receipt

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com.

New York, NY 10007

7019 0700 0002 1483 8925

Certified Mail Fee \$3.55

Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00

Postage \$8.05

Total Postage and Fees \$14.45

0028 71

Postmark Here
NOV 18 2020

11/18/2020

Sent To
MUNICIPAL CREDIT UNION
22 Cortland St
New York, NY 10007

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com.

New York, NY 10007

7017 1000 0000 7230 4439

Certified Mail Fee \$7.55

Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00

Postage \$8.05

Total Postage and Fees \$14.45

0002 14

Postmark Here
10/20/2020

Sent To
Mark Ricca, Municipal Credit Union
22 Cortland Street, 7th Floor
New York, NY 10007

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com.

New York, NY 10007

7019 0700 0002 1483 8697

Certified Mail Fee \$3.55

Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00

Postage \$8.05

Total Postage and Fees \$14.45

0028 71

Postmark Here
NOV 18 2020

11/18/2020

Sent To
MARK RICCA, MCU President & CEO
22 Cortland St, 27th Floor
New York, NY 10007

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com.

New York, NY 10007

7019 0700 0002 1483 8765

Certified Mail Fee \$3.55

Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00

Postage \$7.75

Total Postage and Fees \$14.15

0053 11

Postmark Here
09/24/2020

Sent To
Municipal Credit Union
22 Cortland St
New York, NY 10007

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions